

Recording requested by / Return to:
Peelle Management Corporation (90329)
P.O. Box 1710, Campbell, CA 95009-1710

Send Any Notices to Assignee.

Assignment of Mortgage

For Good and Valuable Consideration, the sufficiency of which is hereby acknowledged, the undersigned,

HOUSEHOLD BANK, F. S. B., a federal savings bank
whose address is 100 Mittel Drive, Wood Dale, IL 60191 (Assignor)
by these presents does convey, grant, bargain, sell, assign, transfer and set over without recourse, the described mortgage, together with the certain note(s) described therein with all interest, all liens, and any rights due or to become due thereon to:

CAPSTEAD INC., a Delaware corporation
2711 North Haskell Ave., Suite 1000, Dallas, TX 75204 (Assignee)
Said mortgage is recorded in the State of AL, County of Shelby
on 03/10/94 as Instrument/series/file: 1994-07812
Original Mortgagor--: Donald S. Ridley, Dorothy C. Ridley
Original Mortgagee--: HERITAGE HOME MORTGAGE CORP.
Date of mortgage: 02/15/94

Inst # 1995-09142

04/10/1995-09142
09:48 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 MCD 8.50

IN WITNESS WHEREOF, the undersigned corporation has caused this instrument to be executed as a sealed instrument by its proper officer who was duly authorized by a resolution of its board of directors.

Dated: March 15, 1995
HOUSEHOLD BANK, F. S. B.

By: Steven Pefferle
Steven Pefferle
Vice President

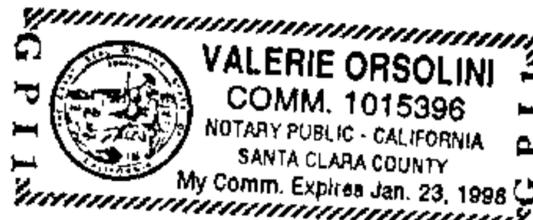


State of California
County of Santa Clara

I, Valerie Orsolini, a Notary Public in and for said County in said State, hereby certify that Steven Pefferle, whose name as Vice President of HOUSEHOLD BANK, F. S. B., a corporation, is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this March 15, 1995.

Valerie Orsolini
Notary: Valerie Orsolini
My Commission Expires January 23, 1998



Prepared by: R. S. Stone
Peelle Management Corp., P.O. Box 1710, Campbell, CA

PMC#: 15013 1st LN#: 5194816 2nd LN#: 0651450546 Investor #: 686458370
STCO: 01-117 AL Shelby
FINAL SA.final house329 90329 11 031795 FHL 9